

Certificate Number: 00981-IAN-CC-037940139



## CERTIFICATE OF COUNSELING

I CERTIFY that on November 14, 2023, at 12:54 o'clock PM CST, Dennis Bruce received from Credit Advisors Foundation, an agency approved pursuant to 11 U.S.C. 111 to provide credit counseling in the Northern District of Iowa, an individual [or group] briefing that complied with the provisions of 11 U.S.C. 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: November 14, 2023 By: /s/Sam Hohman

Name: Sam Hohman

Title: President, CEO

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. 109(h) and 521(b).